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receiving payment instructions from a first entity; sending an email to a second entity with directions for receiving the payment amount; and, if the directions are followed, transferring the payment amount to the second entity. In another aspect, the method includes receiving a request for money from the first entity; sending a notification to the second entity with directions for providing the requested amount to the first entity; and, if the directions are followed, transferring the requested amount from the second entity to the first entity.

In the Claims:

Please cancel originally-filed claims 1-29 and add the following new claims 30-90.

- Sub B3
30. (New) A computer-implementable method for enabling a monetary transaction between entities through a computer server of a computer network, comprising the steps of:
- receiving payment instructions from a first entity pre-registered with the computer server, the payment instructions comprising a payment amount and an email address of a second entity not pre-registered with the computer server;
 - sending to the email address of the second entity an email containing directions for receiving the payment amount; and
 - if the directions are followed, transferring the payment amount to the second entity.
31. (New) The method of claim 30 wherein the payment instructions further comprise an identification of a payment source from which the payment amount is to be withdrawn.
32. (New) The method of claim 31 wherein the payment amount is withdrawn from the identified payment source.
33. (New) The method of claim 31 further comprising verifying availability of the payment amount from the identified source.
34. (New) The method of claim 31 wherein the payment source is a bank account.
35. (New) The method of claim 31 wherein the payment source is a credit card account.
36. (New) The method of claim 31 wherein the payment source is a stored value account.
37. (New) The method of claim 30 wherein pre-registration of the first entity comprises identifying a default payment source from which the payment amount is to be withdrawn.
38. (New) The method of claim 37 wherein the step of receiving payment instructions comprises identifying a transaction-specific payment source from which the payment amount is to be withdrawn, the transaction-specific payment source different from the default payment source.
39. (New) The method of claim 30 wherein the directions for receiving the payment amount include a hyperlink to a web site maintained by the computer server.
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40. (New) The method of claim 30 wherein the directions for receiving the payment amount include a requirement that the second entity register with the computer server.

41. (New) The method of claim 30 wherein the step of transferring the payment amount further comprises receiving transfer instructions from the second entity.

42. (New) The method of claim 30 wherein the step of transferring the payment amount further comprises depositing the payment amount into an account of the second entity.

43. (New) The method of claim 42 wherein the account of the second entity is a bank account.

44. (New) The method of claim 42 wherein the account of the second entity is a credit card account.

45. (New) The method of claim 42 wherein the account of the second entity is a stored value account.

46. (New) The method of claim 30 wherein the payment instructions further comprise a question to be posed to the second entity and a corresponding correct answer and wherein the directions for receiving the payment amount require the second entity to supply the correct answer to the question posed.

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47. (New) The method of claim 30 wherein the payment instructions further comprise a future date upon which the payment amount is to be transferred.

48. (New) The method of claim 30 wherein the payment instructions further comprise a plurality of future dates upon each of which the payment amount is to be transferred.

49. (New) The method of claim 48 wherein the plurality of future dates are periodic.

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~~50. (New) The method of claim 30 wherein one of the first and second entities is an individual.~~

~~51. (New) The method of claim 30 wherein one of the first and second entities is a business.~~

52. A computer-implementable method enabling individuals pre-registered with a computer server of a computer network to send money to any other individual pre-registered with the computer server, the computer server being operated by a neutral third party, comprising the steps of receiving payment instructions from a first individual, the payment instructions comprising a payment source, a payment amount, and an identification of a second individual to receive the payment amount; and, if sufficient funds are available from the payment source, transferring the payment amount from the payment source to the second individual.

53. (New) The method of claim 52 wherein pre-registration of each individual includes identification of a monetary account of each respective individual.

54. (New) The method of claim 53 wherein the monetary account of the first individual is the payment source.

55. (New) The method of claim 53 wherein the step of transferring the payment amount comprises transferring the payment amount to the monetary account of the second individual.
56. (New) The method of claim 53 wherein the monetary account of the first individual is a bank account.
57. (New) The method of claim 53 wherein the monetary account of the first individual is a credit card account.
58. (New) The method of claim 53 wherein the monetary account of the first individual is a stored value account.
59. (New) The method of claim 53 wherein the monetary account of the second individual is a bank account.
60. (New) The method of claim 53 wherein the monetary account of the second individual is a credit card account.
61. (New) The method of claim 53 wherein the monetary account of the second individual is a stored value account.
62. (New) The method of claim 52 wherein the payment instructions further comprise a future date upon which the payment amount is to be transferred.
63. (New) The method of claim 52 wherein the payment instructions further comprise a plurality of future dates upon each of which the payment amount is to be transferred.
64. (New) The method of claim 63 wherein the plurality of future dates are periodic.
65. (New) The method of claim 52 wherein the identification of the second individual comprises identification of an email address of the second individual.
66. (New) The method of claim 65 wherein the email address of the second individual is selected from an address book.
67. (New) The method of claim 52 wherein the identification of the second individual comprises identification of a name of the second individual.
68. (New) The method of claim 67 wherein name of the second individual is selected from a list.

69. (New) A computer-implementable method for enabling a monetary transaction between entities through a computer server of a computer network, comprising the steps of:

receiving a request for money from a first entity pre-registered with the computer server, the request for money comprising a requested amount and an email address of a second entity not pre-registered with the computer server;

sending to the email address of the second entity an email containing directions for providing the requested amount to the first entity; and

if the directions are followed, transferring the requested amount to the first

entity.

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70. (New) The method of claim 69 wherein the directions require the second entity to ~~identify a payment source from which the requested amount~~ is to be withdrawn.

71. (New) The method of claim 70 further comprising verifying availability of the requested amount from the identified payment source.

72. (New) The method of claim 69 wherein the directions for providing the requested amount include a hyperlink to a web site maintained by the computer server.

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73. (New) The method of claim 69 wherein the directions for providing the requested amount include a requirement that the second entity register with the computer server.

74. (New) The method of claim 69 wherein the step of transferring the requested amount further comprises depositing the requested amount into an account of the first entity.

75. (New) The method of claim 69 wherein pre-registration of the first entity comprises ~~identifying a default account into which the requested amount is to be deposited.~~

76. (New) The method of claim 75 wherein the step of receiving a request for money comprises identifying a transaction-specific account into which the requested amount is to be deposited, the transaction-specific account being different from the default account.

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77. (New) The method of claim 69 wherein one of the first and second entities is an individual.

78. (New) The method of claim 69 wherein one of the first and second entities is a business.

79. A computer-implementable method enabling individuals pre-registered with a computer server of a computer network to request money from any other individual pre-registered with the computer server, the computer server being operated by a neutral third party, comprising the steps of:

receiving a request for money from a first individual, the request for money comprising a requested amount and an identification of a second individual from whom the first individual would like to receive the requested amount;

sending a notification to the second individual containing directions for providing the requested amount to the first individual; and

if the directions are followed, transferring the requested amount from the second individual to the first individual.

80. (New) The method of claim 79 wherein pre-registration of each individual includes identification of a monetary account of each respective individual.

81. (New) The method of claim 80 wherein the requested amount is transferred from the monetary account of the second individual.

82. (New) The method of claim 80 wherein the step of transferring the requested amount comprises transferring the requested amount to the monetary account of the first individual.